

Certificate Number: 14912-NJ-DE-035877417

Bankruptcy Case Number: 21-14066



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 30, 2021, at 12:18 o'clock PM EDT, Eric Spencer completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 30, 2021 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor